

**Information to identify the case:**

Debtor 1	<u>Gina A Collar</u>	Social Security number or ITIN	xxx-xx-5140
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-22821-CMB		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gina A Collar

5/15/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gina A Collar  
Debtor

Case No. 18-22821-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 15, 2023

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2023:

Recip ID	Recipient Name and Address
db	+ Gina A Collar, 149 Lynnwood Dr, Pittsburgh, PA 15235-4312
14891734	+ Penn Hills School District, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 16 2023 03:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 16 2023 03:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	May 16 2023 00:14:35	LVNV Funding, LLC its successors and assigns as as, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	May 16 2023 00:01:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14880894	+ EDI: BANKAMER2.COM	May 16 2023 03:51:00	Bankamerica, Po Box 1598, Norfolk, VA 23501-1598
14880895	+ EDI: CITICORP.COM	May 16 2023 03:51:00	Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14880896	EDI: BANKAMER.COM	May 16 2023 03:51:00	Bk Of Amer, 4060 Ogletown/Stanton Rd, Newark, DE 19713
14880897	+ EDI: CAPITALONE.COM	May 16 2023 03:51:00	Cap One, Po Box 5253, Carol Stream, IL 60197-5253
14893300	+ EDI: CAPITALONE.COM	May 16 2023 03:51:00	Capital One / Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253
14913755	Email/PDF: bncnotices@becket-lee.com	May 16 2023 00:28:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14919345	+ EDI: CITICORP.COM	May 16 2023 03:51:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

District/off: 0315-2

User: auto

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14893302	+ EDI: COMCASTCBLCENT	May 16 2023 03:51:00	Comcast, Po Box 3001, Southeastern, PA 19398-3001
14893304	+ EDI: WFNNB.COM	May 16 2023 03:51:00	Comenity Bank/Lnbryant, 4590 E Broad St, Columbus, OH 43213-1301
14880901	+ EDI: WFNNB.COM	May 16 2023 03:51:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
14880903	+ EDI: WFNNB.COM	May 16 2023 03:51:00	Comenity Bank/lnbryant, Po Box 182789, Columbus, OH 43218-2789
14880904	+ EDI: WFNNB.COM	May 16 2023 03:51:00	Comenitybank/catherine, Po Box 182789, Columbus, OH 43218-2789
14880905	+ EDI: WFNNB.COM	May 16 2023 03:51:00	Comenitybank/valucity, Po Box 182789, Columbus, OH 43218-2789
14880906	+ EDI: CITICORP.COM	May 16 2023 03:51:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14911311	EDI: Q3G.COM	May 16 2023 03:51:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14913887	+ Email/Text: kburkley@bernsteinlaw.com	May 16 2023 00:02:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15060725	Email/Text: ECMCBKNotices@ecmc.org	May 16 2023 00:01:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14880907	+ EDI: CITICORP.COM	May 16 2023 03:51:00	Goodyr/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14893312	+ EDI: IRS.COM	May 16 2023 03:51:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14880899	EDI: JPMORGANCHASE	May 16 2023 03:51:00	Chase Card, P.o. Box 15298, Wilmington, DE 19850
14880910	+ Email/Text: BKRMailOPS@weltman.com	May 16 2023 00:01:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14880911	+ Email/Text: PBNCNotifications@peritusservices.com	May 16 2023 00:00:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14880912	+ Email/Text: PBNCNotifications@peritusservices.com	May 16 2023 00:00:00	Kohls/chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14900650	Email/PDF: resurgentbknofications@resurgent.com	May 16 2023 00:14:35	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14880913	Email/Text: camanagement@mtb.com	May 16 2023 00:01:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14912044	Email/Text: camanagement@mtb.com	May 16 2023 00:01:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
14880914	Email/Text: camanagement@mtb.com	May 16 2023 00:01:00	M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14880915	+ EDI: NAVIENTFKASMSERV.COM	May 16 2023 03:51:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14907855	+ Email/Text: bncnotifications@pheaa.org	May 16 2023 00:01:00	Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
14880916	+ EDI: PENNDEPTREV	May 16 2023 03:51:00	PA Department Of Revenue, Bankruptcy Division, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0001
14880916	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	PA Department Of Revenue, Bankruptcy Division, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0001

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14919333	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2023 00:00:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14880917	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2023 00:00:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14917152	EDI: PRA.COM	May 16 2023 03:51:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14881181	+ EDI: RECOVERYCORP.COM	May 16 2023 03:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14914888	EDI: Q3G.COM	May 16 2023 03:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14880919	+ EDI: CITICORP.COM	May 16 2023 03:51:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14880918	EDI: CITICORP.COM	May 16 2023 03:51:00	Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130
14880920	+ Email/Text: bankruptcy@sw-credit.com	May 16 2023 00:01:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14880921	+ EDI: RMSC.COM	May 16 2023 03:51:00	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14880922	+ EDI: RMSC.COM	May 16 2023 03:51:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14880923	+ EDI: RMSC.COM	May 16 2023 03:51:00	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
14880924	+ EDI: RMSC.COM	May 16 2023 03:51:00	Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469
14880925	+ EDI: CITICORP.COM	May 16 2023 03:51:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14880926	+ EDI: WTRRN BANK.COM	May 16 2023 03:51:00	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14880927	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 16 2023 00:01:00	Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
14897363	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 16 2023 00:01:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr		Toyota Motor Credit Corporation
14880898		Cap1/bstby
14880900		Comenity Bank/avenue
14880902		Comenity Bank/Inbryant
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14893296	*+	Bankamerica, Po Box 1598, Norfolk, VA 23501-1598
14893297	*+	Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14893298	*	Bk Of Amer, 4060 Ogletown/Stanton Rd, Newark, DE 19713
14893299	*+	Cap One, Po Box 5253, Carol Stream, IL 60197-5253
14893303	*+	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
14893305	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789

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14893306	*+	Comenitybank/catherine, Po Box 182789, Columbus, OH 43218-2789
14893307	*+	Comenitybank/valuecity, Po Box 182789, Columbus, OH 43218-2789
14893308	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
14893309	*+	Goodyr/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14880909	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14893311	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14880908	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14893310	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14893301	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.o. Box 15298, Wilmington, DE 19850
14893313	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14893314	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14893315	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14893316	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14893317	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14893318	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14893319	*+	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14893320	*+	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14893321	*+	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14893322	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14893323	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
14893324	*+	Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469
14893325	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14893326	*+	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14893327	*+	Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 5 Undeliverable, 34 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lawrence W. Willis	on behalf of Debtor Gina A Collar ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8